



PUBLIC DISCLOSURE

November 14, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Bank of Utica
RSSD# 391959

785 D Street
Utica, Nebraska 68456

Federal Reserve Bank of Kansas City
1 Memorial Drive
Kansas City, Missouri 64198

NOTE: This document is an evaluation of this bank's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

First Bank of Utica (the bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria:

- The bank's net loan-to-deposit ratio (NLTD) is more than reasonable given the bank's size, financial condition, and assessment areas (AAs) credit needs.
- A majority of the bank's loans are originated inside the AAs.
- A reasonable distribution of loans occurs throughout the bank's AAs.
- Lending reflects a reasonable distribution among businesses and farms of different sizes.
- Neither the bank nor the Federal Reserve Bank of Kansas City (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy, and market competition, as well as AA demographic and economic characteristics, and credit needs. In addition, available aggregate data for the most recent three years (2020, 2019, and 2018) was referenced for additional perspective to gauge credit demand within the bank's AAs. Lending performance was assessed within the bank's two AAs. The Seward County Metropolitan AA and Eastern Nebraska AA were assessed using a full scope review. Examiners reviewed the following data:

- The bank's 18-quarter average NLTD ratio.
- The universe of 64 small business loans originated from August 14, 2018 to December 31, 2021.
- The universe of 74 small farm loans originated from August 14, 2018 to December 31, 2021.

DESCRIPTION OF INSTITUTION

The bank is a community bank headquartered in Utica, Nebraska. The bank's characteristics include:

- The bank is a wholly owned subsidiary of First National Utica Company.
- The bank has total assets of \$79.5 million as of June 30, 2022.

- In addition to its main office in Utica, the bank has three additional offices located in Cordova, Friend, and Milligan, Nebraska.
- The bank has a total of five cash-only automatic teller machines (ATMs), with one at each office location and one standalone ATM in Utica, Nebraska.
- As shown in the table below, the bank’s primary business focus is agricultural lending, including farmland lending.

Table 1

Composition of Loan Portfolio as of June 30, 2022		
Loan Type	\$(000)	%
Construction and Land Development	382	0.7
Farmland	18,319	34.3
1- to 4- Family Residential Real Estate	5,523	10.4
Multifamily Residential Real Estate	0	0.0
Nonfarm Nonresidential Real Estate	3,297	6.2
Agricultural	17,430	32.7
Commercial and Industrial	5,317	10.0
Consumer	2,888	5.4
Other	180	0.3
Gross Loans	53,336	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Satisfactory under the CRA at its August 13, 2018 performance evaluation. There are no known legal, financial, or other factors impeding the bank’s ability to help meet the credit needs in its communities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA¹

This performance evaluation first discusses the bank’s overall performance, followed by an in-depth evaluation of performance in the Seward County Metropolitan and Eastern Nebraska AAs (full scope reviews).

The bank’s overall lending test performance is Satisfactory. This is based on a more than reasonable NLTD ratio, a majority of loans originated within the bank’s AAs, a reasonable geographic distribution of loans within the bank’s AAs and a reasonable borrower distribution of loans based on revenue size of business and farm. More weight was placed on the borrower distribution performance compared to the geographic distribution, given neither AA contains any low- or moderate-income census tracts. Additionally, more weight is placed on performance in the Seward County Metropolitan AA, as it provides a significant majority of the bank’s deposit volume. Lastly, more weight is placed on performance in agricultural lending, or small farm lending, as it comprises a larger portion

¹ The net loan-to-deposit ratio and percentage of loans and other lending-related activity in the assessment area only apply to the institution overall. No discussion of these performance criteria applies to sections of the performance evaluation related to assessment areas.

of the bank’s loan portfolio when compared to commercial lending, or small business lending.

Due to the low volume of small business and small farm loans in the universe, data from the multi-year review period was compiled and analyzed as a whole for each of the two products. The compiled data was compared to 2021 demographic data, as there were no significant changes during the multi-year review period. While lending data is displayed separately for each year of the review period in the small business and small farm tables, the compiled bank lending values used in the analysis are available in the narrative accompanying each table. See Appendix B for 2018 and 2019 lending data tables.

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank’s average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank’s capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AAs, and in comparison to similarly situated Federal Deposit Insurance Corporation (FDIC)-insured institutions. The similarly situated institutions were selected based on asset size, similar loan portfolios with an emphasis on agricultural lending, and geographic proximity to the bank.

The bank’s NLTD ratio is more than reasonable. The bank’s ratio is above three and below one of the similarly situated institutions. The bank’s NLTD is objectively high and closest in value to an NLTD ratio which was considered more than reasonable at the similarly situated institution’s most recent evaluation.

Table 2

Comparative NLTD Ratios March 31, 2018 – June 30, 2022			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			18 Quarter Average
First Bank of Utica	Utica, Nebraska	79,503	97.6
Similarly Situated Institutions			
Farmers and Merchants Bank	Milligan, Nebraska	129,998	101.2
First Tri-County Bank	Swanton, Nebraska	75,562	87.1
York State Bank	York, Nebraska	183,466	88.0
Generations Bank	Exeter, Nebraska	44,859	78.8

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AAs. The bank originated a majority of loans, by number and dollar, inside the AAs.

Table 3

Lending Inside and Outside the Assessment Areas								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Small Business	48	75.0	3,974	69.0	16	25.0	1,787	31.0
Small Farm	64	86.5	5,834	81.3	10	13.5	1,337	18.6
Total Loans	112	81.2	9,809	75.8	26	18.8	3,125	24.2
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Geographic Distribution of Loans

This performance criterion evaluates the bank’s distribution of lending within its AAs by income level of census tracts, with consideration given to the dispersion of loans throughout the AAs. Given the census tract composition in the AAs, bank performance was evaluated with a focus on middle-income census tracts for each AA. The bank’s overall geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AAs, for both the Seward County Metropolitan AA and Eastern Nebraska AA.

Lending to Businesses and Farms of Different Sizes

This performance criterion evaluates the bank’s lending to businesses and farms of different revenue sizes. The bank’s lending has an overall reasonable distribution among businesses and farms of different sizes for the Seward County Metropolitan AA and Eastern Nebraska AA.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

**SEWARD COUNTY METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Full Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN SEWARD COUNTY METROPOLITAN AA

The bank's Seward County Metropolitan AA consists of Seward County in its entirety, which is one of the two counties that make up the Lincoln, Nebraska Metropolitan Statistical Area (MSA). See Appendix A for an AA map and Appendix C for additional demographic data.

- There have been no changes to the AA delineation since the prior CRA evaluation.
- The AA is comprised of three middle- and one upper-income census tracts. There have been no changes to the census tracts nor income designations since the prior CRA evaluation.
- The bank operates two locations in the AA: the main location in Utica and a branch location in Cordova.
- According to the June 30, 2021 FDIC Deposit Market Share Report, the bank ranks fifth of five FDIC-insured depository institutions operating in the AA, with a total deposit market share of 5.0 percent.
- Two previously conducted interviews with members of the community in which the bank operates were used to augment the analysis. One community member was a representative from an economic development organization serving the AA. The other community member was a representative with knowledge of agricultural real estate and farming conditions in the AA.

Table 4

Population Change			
Assessment Area: Seward County Metropolitan			
Area	2010 Population	2015 Population	Percent Change
Seward County Metropolitan AA	16,750	16,998	1.5
Lincoln, NE MSA	302,157	315,078	4.3
Nebraska	1,826,341	1,869,365	2.4
<i>Source: 2010 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- Based on 2020 Census Data, Seward County had a population of 17,609 resulting in a 3.6 percent increase since 2015 which indicates a higher rate of growth than in the prior five-year period.

- Based on 2020 Census Data, the major population centers in the AA include Seward, the county seat, at 7,643 residents, followed by Milford and Utica with 2,155 and 840 residents, respectively.
- Two of the three middle-income tracts in the AA are located in or near the town of Seward.

Table 5

Median Family Income Change			
Assessment Area: Seward County Metropolitan			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Seward County Metropolitan AA	78,290	73,216	(6.5)
Lincoln, NE MSA	72,797	70,200	(3.6)
Nebraska	67,393	67,225	(0.3)

*Source: 2006-2010 U.S. Census Bureau: American Community Survey
2011-2015 U.S. Census Bureau: American Community Survey*

Note: Median family incomes have been inflation-adjusted and are expressed in 2015 dollars.

- The 2015 ACS indicated the percentage of AA families with incomes below the poverty line was 5.4 percent, which is significantly lower than in the broader Lincoln MSA at 9.1 percent.

Table 6

Housing Cost Burden						
Assessment Area: Seward County Metropolitan						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Seward County Metropolitan AA	59.6	14.8	29.9	64.0	19.9	12.5
Lincoln, NE MSA	77.1	30.0	41.5	58.5	30.8	15.0
Nebraska	72.0	26.8	36.8	61.0	29.5	16.2

Cost Burden is housing cost that equals 30 percent or more of household income

Source: U.S. Department of Housing and Urban Development (HUD), 2014-2018 Comprehensive Housing Affordability Strategy

- The affordability ratio, or median household income to median housing value, of 40.3 in the AA is higher than that of 34.2 in the Lincoln MSA, indicating more affordable housing in the AA when compared to the broader MSA.

Table 7

Unemployment Rates					
Assessment Area: Seward County Metropolitan					
Region	2017	2018	2019	2020	2021
Seward County Metropolitan AA	2.7	2.7	2.9	4.0	2.5
Lincoln, NE MSA	2.7	2.6	2.8	4.1	2.4
Nebraska	3.0	2.9	3.0	4.1	2.5

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- According to a community member, the largest industries in the AA are manufacturing, health care, education, and agriculture.
- A community member also stated that the largest employers in the AA include Concordia University, Southeast Community College, the three local public school districts, Memorial Health Care Systems, the pet food company Petsource, and the manufacturing companies Tenneco and Hughes Brothers, Inc.

Table 8

Small Business Loan Trends					
Assessment Area: Seward County Metropolitan					
Area	2016	2017	2018	2019	2020
Seward County Metropolitan AA	176	212	233	231	221
Lincoln, NE MSA	4,657	4,857	5,039	5,236	6,377
Nebraska	29,117	28,808	30,337	31,801	36,238

Source: FFIEC CRA Aggregate Data

- A community member noted funding for new and small businesses is a need within the AA, and many businesses may require additional sources of funding beyond those obtained from a primary lender.

Table 9

Small Farm Loan Trends					
Assessment Area: Seward County Metropolitan					
Area	2016	2017	2018	2019	2020
Seward County Metropolitan AA	103	140	99	94	135
Lincoln, NE MSA	342	396	351	324	352
Nebraska	10,127	11,052	10,204	9,962	10,438

Source: FFIEC CRA Aggregate Data

- A community member stated that the primary credit need of small farms is operating lines of credit that provide fluctuating levels of funding throughout the growing season; however, in 2021 and 2022, crop prices have significantly improved, reducing the demand for this credit product.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN SEWARD COUNTY METROPOLITAN AA

The bank’s performance under the lending test in the Seward County Metropolitan AA is reasonable.

Geographic Distribution of Loans

The bank’s geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA, given relevant performance context. Two of the three middle-income census tracts in the AA are located in the town of Seward, nearly thirteen miles away from the nearest bank branch. Bank lending is further constrained by high levels of competition within the AA.

Small Business Lending

The geographic distribution of small business lending is reasonable. Though bank lending in middle-income census tracts, at 44.8 percent by number, is below the percent of businesses operating in these tracts, this is considered reasonable given the aforementioned performance context. An evaluation of the dispersion of small business lending was also conducted and revealed no gaps or lapses in lending throughout the AA.

Table 10

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography Assessment Area: Seward County Metropolitan									
Geographic Income Level	Bank Loans By Year								Total Businesses %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Middle	5	55.6	119	36.0	3	25.0	215	26.8	72.0
Upper	4	44.4	212	64.0	9	75.0	587	73.2	28.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	9	100.0	331	100.0	12	100.0	802	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

The geographic distribution of small farm lending is reasonable. Though bank lending in middle-income census tracts at 33.3 percent by number is below the percent of farms operating in these tracts, this is considered reasonable given the aforementioned

performance context. An evaluation of the dispersion of small farm lending was also conducted and though a gap in lending was identified, it is not considered significant due to the distance from the relevant tracts to bank branches and high competition within the AA and did not impact the conclusion.

Table 11

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography Assessment Area: Seward County Metropolitan									
Geographic Income Level	Bank Loans By Year								Total Farms %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Middle	3	42.9	380	61.5	4	28.6	304	20.0	50.0
Upper	4	57.1	238	38.5	10	71.4	1,214	79.9	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	7	100.0	618	100.0	14	100.0	1,519	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Lending to Businesses and Farms of Different Sizes

The bank’s lending has a reasonable distribution among businesses and farms of different sizes.

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank’s lending to businesses with revenues of \$1MM or less, at 75.9 percent by number, is comparable to the percent of small businesses operating in the assessment area. A review of aggregate lending data submitted by CRA reporters in the bank’s AA noted an average aggregate lending distribution of 43.2 percent by number and 31.9 percent by dollar to businesses with revenues of \$1MM or less. This aggregate lending data is utilized as additional context in understanding the credit demand by size of business in the AA and demonstrates the bank’s efforts to serve small businesses.

Table 12

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses									
Assessment Area: Seward County Metropolitan									
	Bank Loans By Year								Total Businesses %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
By Revenue									
\$1 Million or Less	7	77.8	178	53.8	9	75.0	547	68.2	90.7
Over \$1 Million	2	22.2	154	46.5	3	25.0	255	31.8	6.8
Revenue Unknown	0	0.0	0	0.0	0	0.0	0	0.0	2.4
Total	9	100.0	331	100.0	12	100.0	802	100.0	100.0
By Loan Size									
\$100,000 or Less	9	100.0	331	100.0	9	75.0	308	38.4	
\$100,001 - \$250,000	0	0.0	0	0.0	3	25.0	494	61.6	
\$250,001 - \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	
Total	9	100.0	331	100.0	12	100.0	802	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	7	100.0	178	100.0	7	77.8	223	40.8	
\$100,001 - \$250,000	0	0.0	0	0.0	2	22.2	324	59.2	
\$250,001 - \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	
Total	7	100.0	178	100.0	9	100.0	547	100.0	
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>									
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>									

Small Farm Lending

The borrower distribution of small farm lending is reasonable. The bank’s lending to farms with revenues of \$1MM or less, at 81.5 percent by number, is comparable to the percent of small farms operating in the assessment area. Again, a review of aggregate lending data submitted by CRA reporters in the bank’s AA noted an average aggregate lending distribution of 49.0 percent by number and 59.4 percent by dollar to farms with revenues of \$1MM or less. This further supports the bank’s efforts to serve small farms.

Table 13

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms									
Assessment Area: Seward County Metropolitan									
	Bank Loans By Year								Total Farms %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
By Revenue									
\$1 Million or Less	4	57.1	396	64.1	12	85.7	1,379	90.8	97.2
Over \$1 Million	3	42.9	222	35.9	2	14.3	140	9.2	2.8
Revenue Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Total	7	100.0	618	100.0	14	100.0	1,519	100.0	100.0
By Loan Size									
\$100,000 or Less	5	71.4	181	29.3	10	71.4	394	25.9	
\$100,001 - \$250,000	1	14.3	137	22.2	2	14.3	326	21.5	
\$250,001 - \$500,000	1	14.3	300	48.5	2	14.3	799	52.6	
Total	7	100.0	618	100.0	14	100.0	1,519	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	3	75.0	96	24.2	9	75.0	359	26.0	
\$100,001 - \$250,000	0	0.0	0	0.0	1	8.3	221	16.0	
\$250,001 - \$500,000	1	25.0	300	75.8	2	16.7	799	57.9	
Total	4	100.0	396	100.0	12	100.0	1,379	100.0	
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>									
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>									

**EASTERN NEBRASKA ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN EASTERN NEBRASKA
AA**

The bank's Eastern Nebraska AA consists of the entireties of Fillmore, Saline, and York, Counties. See Appendix A for an AA map and Appendix C for additional demographic data.

- There have been no changes to the AA delineation since the prior CRA evaluation.
- The AA is comprised of nine middle- and one upper-income census tracts. There have been no changes to the census tracts nor income designations since the prior CRA evaluation.
- The bank operates two locations in the AA: one branch location in Friend and another branch location in Milligan.
- According to the June 30, 2021, FDIC Deposit Market Share Report, the bank ranks sixteenth of sixteen FDIC-insured depository institutions operating in the AA, with a total deposit market share of 0.6 percent.
- One previously conducted interview with a member of a community in which the bank operates was used to augment the analysis. The community member was a representative from an economic development organization with a focus on rural areas.

Table 14

Population Change			
Assessment Area: Eastern Nebraska			
Area	2010 Population	2015 Population	Percent Change
Eastern Nebraska AA	33,755	33,882	0.4
Fillmore County, NE	5,890	5,697	(3.3)
Saline County, NE	14,200	14,360	1.1
York County, NE	13,665	13,825	1.2
NonMSA Nebraska	682,247	679,331	(0.4)
Nebraska	1,826,341	1,869,365	2.4

*Source: 2010 U.S. Census Bureau Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey*

- Based on 2020 Census Data, the major population centers in the AA include the city of York, with 8,066 residents, followed by Crete and Geneva, with 7,099 and 2,136 residents, respectively.

Table 15

Median Family Income Change			
Assessment Area: Eastern Nebraska			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Eastern Nebraska AA	60,817	61,859	1.7
Fillmore County, NE	59,201	62,741	6.0
Saline County, NE	59,958	59,503	(0.8)
York County, NE	64,347	65,785	2.2
NonMSA Nebraska	58,485	61,457	5.1
Nebraska	67,393	67,225	(0.2)
<i>Source: 2006-2010 U.S. Census Bureau: American Community Survey 2011-2015 U.S. Census Bureau: American Community Survey</i>			
<i>Note: Median family incomes have been inflation-adjusted and are expressed in 2015 dollars.</i>			

- The Eastern Nebraska AA experienced an income growth rate of 1.7 percent between 2010 and 2015, which is lower than the rest of nonmetropolitan Nebraska, with a growth rate of 5.1 percent.

Table 16

Housing Cost Burden						
Assessment Area: Eastern Nebraska						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Eastern Nebraska AA	62.8	13.2	29.7	64.1	17.6	15.5
Fillmore County, NE	45.0	3.1	16.9	48.5	20.4	12.3
Saline County, NE	63.7	12.8	31.5	79.6	18.5	18.0
York County, NE	67.4	18.0	32.7	58.8	15.5	14.8
NonMSA Nebraska	63.8	18.0	30.2	55.5	22.5	15.2
Nebraska	72.0	26.8	36.8	61.0	29.5	16.2
<i>Cost Burden is housing cost that equals 30 percent or more of household income</i>						
<i>Source: U.S. Department of Housing and Urban Development (HUD), 2014-2018 Comprehensive Housing Affordability Strategy</i>						

- A member of the community stated that the housing stock in the area is depleting due to the age of existing housing and a lack of builders working in small towns.

Table 17

Unemployment Rates					
Assessment Area: Eastern Nebraska					
Region	2017	2018	2019	2020	2021
Eastern Nebraska AA	2.8	2.8	2.9	3.3	2.1
Fillmore County, NE	2.5	2.5	2.6	2.7	1.9
Saline County, NE	3.1	3.1	3.3	3.5	2.3
York County, NE	2.6	2.6	2.6	3.3	1.9
NonMSA Nebraska	2.9	2.8	3.0	3.4	2.1
Nebraska	3.0	2.9	3.0	4.1	2.5

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Primary industries in the area include manufacturing, local and state government, retail operations, accommodation and food services, wholesale operations, and construction.

Table 18

Small Business Loan Trends					
Assessment Area: Eastern Nebraska					
Area	2016	2017	2018	2019	2020
Eastern Nebraska AA	618	529	582	580	667
Fillmore County, NE	122	103	99	95	84
Saline County, NE	160	163	169	165	189
York County, NE	336	263	314	320	394
NonMSA Nebraska	10,656	10,085	10,462	10,659	12,031
Nebraska	29,117	28,808	30,337	31,801	36,238

Source: FFIEC CRA Aggregate Data

- A member of the community indicated small businesses in the area are able to obtain the financing they require, and stated they are not aware of small businesses who are unable to obtain financing when needed.

Table 19

Small Farm Loan Trends					
Assessment Area: Eastern Nebraska					
Area	2016	2017	2018	2019	2020
Eastern Nebraska AA	543	605	520	563	604
Fillmore County, NE	80	95	86	103	108
Saline County, NE	109	135	112	106	119
York County, NE	354	375	322	354	377
NonMSA Nebraska	8,818	9,608	8,819	8,697	8,922
Nebraska	10,127	11,052	10,204	9,962	10,438

Source: FFIEC CRA Aggregate Data

- A member of the community stated that the local economy is primarily based on agriculture, also noting that agricultural lending is the primary form of credit demand in the area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN EASTERN NEBRASKA AA

The bank’s performance under the lending test in the Eastern Nebraska AA is reasonable.

Geographic Distribution of Loans

The bank’s geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA.

Small Business Lending

The geographic distribution of small business lending is reasonable. The bank’s lending in middle-income tracts, at 73.7 percent by number, is comparable to the demographic value. An evaluation of the dispersion of small business lending was also conducted and though a gap in lending was identified, it is not considered significant due to the distance from the relevant tracts to bank branches and high competition with the AA and did not impact the conclusion.

Table 20

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography Assessment Area: Eastern Nebraska									
Geographic Income Level	Bank Loans By Year								Total Businesses %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Middle	1	50.0	96	25.6	7	63.6	273	42.6	91.4
Upper	1	50.0	279	74.4	4	36.4	368	57.4	8.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	2	100.0	375	100.0	11	100.0	641	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

The geographic distribution of small farm lending is reasonable. The bank’s lending in middle-income tracts, at 94.6 percent by number, is comparable to the demographic

value. An evaluation of the dispersion of small farm lending was also conducted and though a gap in lending was identified, it is not considered significant due to the distance from the relevant tracts to bank branches and high competition with the AA. As such, the insignificant gap in lending did not impact conclusions.

Table 21

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography Assessment Area: Eastern Nebraska									
Geographic Income Level	Bank Loans By Year								Total Farms %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Middle	4	66.7	170	19.8	20	100.0	1,933	100.0	78.5
Upper	2	33.3	690	80.2	0	0.0	0	0.0	21.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	6	100.0	860	100.0	20	100.0	1,933	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Lending to Businesses and Farms of Different Sizes

The bank’s lending has a reasonable distribution among businesses and farms of different sizes.

Small Business Lending

The borrower distribution of small business lending is excellent. The bank’s lending to businesses with revenues of \$1MM or less, at 94.7 percent by number, is comparable to the percentage of small business in the AA. A review of aggregate lending data submitted by CRA reporters in the bank’s AA noted an average aggregate lending distribution of 48.5 percent by number and 41.6 percent by dollar to small businesses. Furthermore, a community member indicated small businesses in the area are able to obtain the financing they require.

Table 22

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses									
Assessment Area: Eastern Nebraska									
	Bank Loans By Year								Total Businesses %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
By Revenue									
\$1 Million or Less	2	100.0	375	100.0	11	100.0	641	100.0	89.2
Over \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	8.0
Revenue Unknown	0	0.0	0	0.0	0	0.0	0	0.0	2.8
Total	2	100.0	375	100.0	11	100.0	641	100.0	100.0
By Loan Size									
\$100,000 or Less	1	50.0	96	25.6	9	81.8	349	54.4	
\$100,001 - \$250,000	0	0.0	0	0.0	2	18.2	292	45.6	
\$250,001 - \$1 Million	1	50.0	279	74.4	0	0.0	0	0.0	
Total	2	100.0	375	100.0	11	100.0	641	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	1	50.0	96	25.6	9	81.8	349	54.4	
\$100,001 - \$250,000	0	0.0	0	0.0	2	18.2	292	45.6	
\$250,001 - \$1 Million	1	50.0	279	74.4	0	0.0	0	0.0	
Total	2	100.0	375	100.0	11	100.0	641	100.0	
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>									
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>									

Small Farm Lending

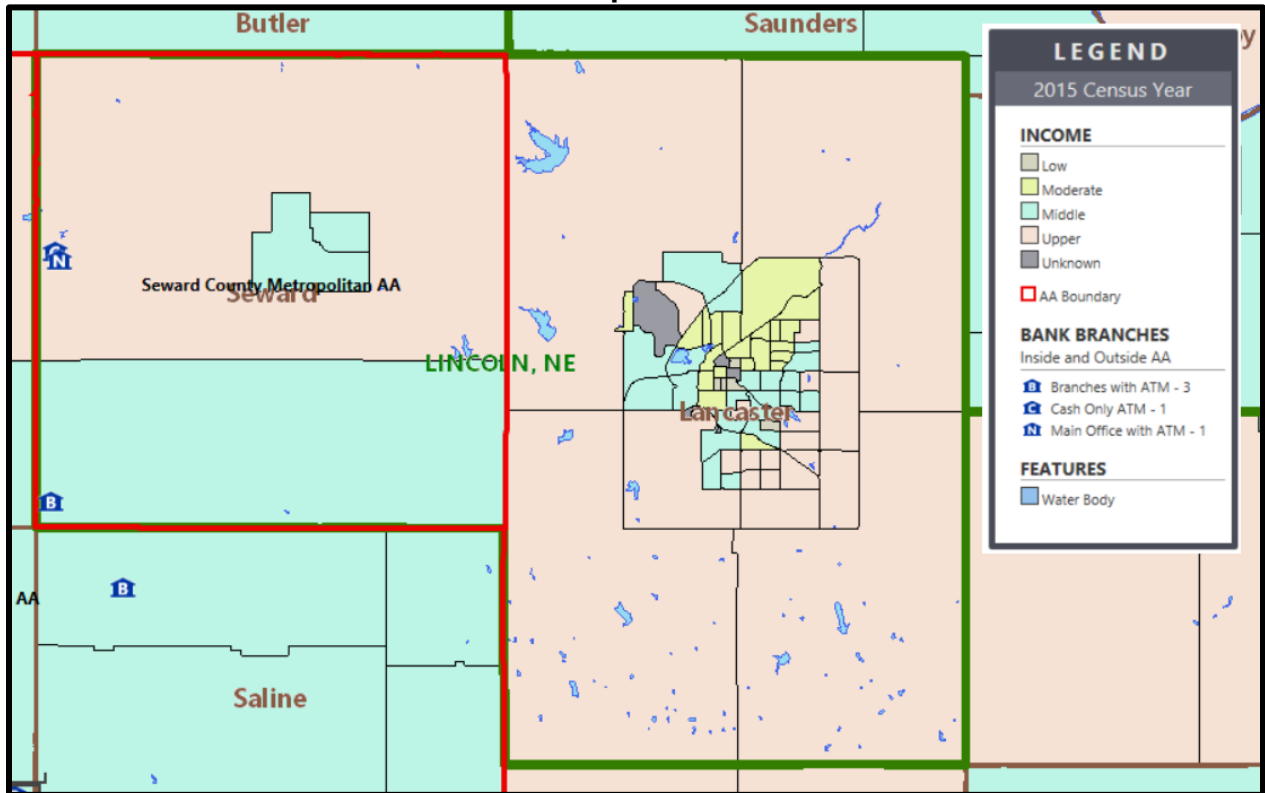
The borrower distribution of small farm lending is reasonable. The bank’s lending to farms with revenues of \$1MM or less, at 83.8 percent by number, is comparable to the percentage of small farms in the AA.

Table 23

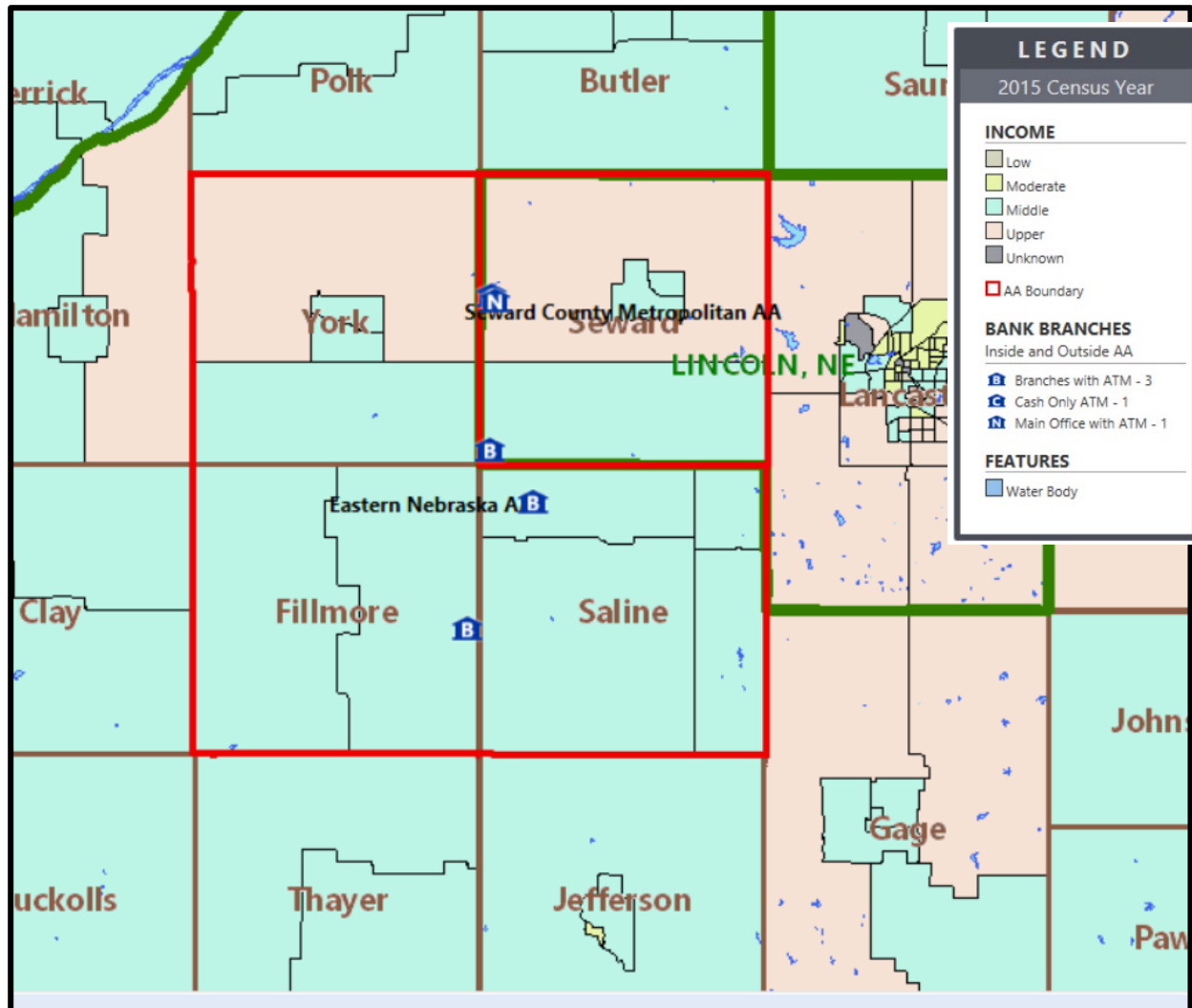
Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms									
Assessment Area: Eastern Nebraska									
	Bank Loans By Year								Total Farms %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
By Revenue									
\$1 Million or Less	5	83.3	800	93.0	17	85.0	916	47.4	98.0
Over \$1 Million	1	16.7	60	7.0	3	15.0	1,017	52.6	1.8
Revenue Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.2
Total	6	100.0	860	100.0	20	100.0	1,933	100.0	100.0
By Loan Size									
\$100,000 or Less	4	66.7	170	19.8	15	75.0	613	31.7	
\$100,001 - \$250,000	1	16.7	220	25.6	3	15.0	453	23.4	
\$250,001 - \$500,000	1	16.7	470	54.7	2	10.0	867	44.9	
Total	6	100.0	860	100.0	20	100.0	1,933	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	3	60.0	110	13.8	15	88.2	613	66.9	
\$100,001 - \$250,000	1	20.0	220	27.5	2	11.8	303	33.1	
\$250,001 - \$500,000	1	20.0	470	58.8	0	0.0	0	0.0	
Total	5	100.0	800	100.0	17	100.0	916	100.0	
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>									
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>									

APPENDIX A – MAPS OF THE ASSESSMENT AREAS

Seward County Metropolitan AA
Map A-1



Eastern Nebraska AA
Map A-2



**APPENDIX B – ADDITIONAL LENDING TABLES
SEWARD COUNTY METROPOLITAN AA**

Table B-1

Distribution of 2018 and 2019 Small Business Lending By Income Level of Geography									
Assessment Area: Seward County Metropolitan									
Geographic Income Level	Bank Loans By Year								Total Businesses %
	2018				2019				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Middle	1	50.0	251	90.9	4	66.7	468	37.2	73.2
Upper	1	50.0	25	9.1	2	33.3	789	62.8	26.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	2	100.0	276	100.0	6	100.0	1,257	100.0	100.0

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-2

Distribution of 2018 and 2019 Small Farm Lending By Income Level of Geography									
Assessment Area: Seward County Metropolitan									
Geographic Income Level	Bank Loans By Year								Total Farms %
	2018				2019				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Middle	1	50.0	11	27.5	1	25.0	17	5.9	50.8
Upper	1	50.0	29	72.5	3	75.0	269	93.7	49.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	2	100.0	40	100.0	4	100.0	287	100.0	100.0

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-3

Distribution of 2018 and 2019 Small Business Lending By Revenue Size of Businesses									
Assessment Area: Seward County Metropolitan									
	Bank Loans By Year								Total Businesses %
	2018				2019				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
By Revenue									
\$1 Million or Less	1	50.0	251	90.9	5	83.3	1,028	81.8	89.7
Over \$1 Million	1	50.0	25	9.1	1	16.7	229	18.2	7.8
Revenue Unknown	0	0.0	0	0.0	0	0.0	0	0.0	2.5
Total	2	100.0	276	100.0	6	100.0	1,257	100.0	100.0
By Loan Size									
\$100,000 or Less	1	50.0	25	9.1	3	50.0	93	7.4	
\$100,001 - \$250,000	0	0.0	0	0.0	1	16.7	229	18.2	
\$250,001 - \$1 Million	1	50.0	251	90.9	2	33.3	935	74.4	
Total	2	100.0	276	100.0	6	100.0	1,257	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	0	0.0	0	0.0	3	60.0	93	9.0	
\$100,001 - \$250,000	0	0.0	0	0.0	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	100.0	251	100.0	2	40.0	935	91.0	
Total	1	100.0	251	100.0	5	100.0	1,028	100.0	
<i>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>									
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>									

Table B-4

Distribution of 2018 and 2019 Small Farm Lending By Revenue Size of Farms									
Assessment Area: Seward County Metropolitan									
	Bank Loans By Year								Total Farms %
	2018				2019				
	#	#%	\$(000)	%	#	#%	\$(000)	%	
By Revenue									
\$1 Million or Less	2	100.0	40	100.0	4	100.0	286	99.7	97.0
Over \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	3.0
Revenue Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Total	2	100.0	40	100.0	4	100.0	287	100.0	100.0
By Loan Size									
\$100,000 or Less	2	100.0	40	100.0	3	75.0	174	60.6	
\$100,001 - \$250,000	0	0.0	0	0.0	1	25.0	112	39.0	
\$250,001 - \$500,000	0	0.0	0	0.0	0	0.0	0	0.0	
Total	2	100.0	40	100.0	4	100.0	287	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	2	100.0	40	100.0	3	75.0	174	60.8	
\$100,001 - \$250,000	0	0.0	0	0.0	1	25.0	112	39.2	
\$250,001 - \$500,000	0	0.0	0	0.0	0	0.0	0	0.0	
Total	2	100.0	40	100.0	4	100.0	286	100.0	
<i>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>									
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>									

**Eastern Nebraska AA
Table B-5**

Distribution of 2018 and 2019 Small Business Lending By Income Level of Geography									
Assessment Area: Eastern Nebraska									
Geographic Income Level	Bank Loans By Year								Total Businesses %
	2018				2019				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Middle	0	0.0	0	0.0	6	100.0	292	100.0	91.1
Upper	0	0.0	0	0.0	0	0.0	0	0.0	8.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	0	0.0	0	0.0	6	100.0	292	100.0	100.0

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-6

Distribution of 2018 and 2019 Small Farm Lending By Income Level of Geography									
Assessment Area: Eastern Nebraska									
Geographic Income Level	Bank Loans By Year								Total Farms %
	2018				2019				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Middle	1	100.0	100	100.0	10	100.0	478	100.0	77.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0	23.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	1	100.0	100	100.0	10	100.0	478	100.0	100.0

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-7

Distribution of 2018 and 2019 Small Business Lending By Revenue Size of Businesses									
Assessment Area: Eastern Nebraska									
	Bank Loans By Year								Total Businesses %
	2018				2019				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
By Revenue									
\$1 Million or Less	0	0.0	0	0.0	5	83.3	243	83.2	88.6
Over \$1 Million	0	0.0	0	0.0	1	16.7	49	16.8	8.5
Revenue Unknown	0	0.0	0	0.0	0	0.0	0	0.0	2.9
Total	0	0.0	0	0.0	6	100.0	292	100.0	100.0
By Loan Size									
\$100,000 or Less	0	0.0	0	0.0	6	100.0	292	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	
Total	0	0.0	0	0.0	6	100.0	292	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	0	0.0	0	0.0	5	100.0	243	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	
Total	0	0.0	0	0.0	5	100.0	243	100.0	
<i>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>									
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>									

Table B-8

Distribution of 2018 and 2019 Small Farm Lending By Revenue Size of Farms									
Assessment Area: Eastern Nebraska									
	Bank Loans By Year								Total Farms %
	2018				2019				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
By Revenue									
\$1 Million or Less	0	0.0	0	0.0	9	90.0	413	86.4	98.3
Over \$1 Million	1	100.0	100	100.0	1	10.0	66	13.8	1.5
Revenue Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.2
Total	1	100.0	100	100.0	10	100.0	478	100.0	100.0
By Loan Size									
\$100,000 or Less	1	100.0	100	100.0	9	90.0	328	68.6	
\$100,001 - \$250,000	0	0.0	0	0.0	1	10.0	150	31.4	
\$250,001 - \$500,000	0	0.0	0	0.0	0	0.0	0	0.0	
Total	1	100.0	100	100.0	10	100.0	478	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	0	0.0	0	0.0	8	88.9	263	63.7	
\$100,001 - \$250,000	0	0.0	0	0.0	1	11.1	150	36.3	
\$250,001 - \$500,000	0	0.0	0	0.0	0	0.0	0	0.0	
Total	0	0.0	0	0.0	9	100.0	413	100.0	
<i>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>									
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>									

APPENDIX C – DEMOGRAPHIC INFORMATION
Seward County Metropolitan AA
Table C-1

2021 Seward County Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	737	16.4
Moderate	0	0.0	0	0.0	0	0.0	773	17.2
Middle	3	75.0	3,235	72.1	153	4.7	1,136	25.3
Upper	1	25.0	1,254	27.9	88	7.0	1,843	41.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	4,489	100.0	241	5.4	4,489	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	5,022	3,153	69.8	62.8	1,461	29.1	408	8.1
Upper	1,944	1,361	30.2	70.0	373	19.2	210	10.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	6,966	4,514	100.0	64.8	1,834	26.3	618	8.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	621	72.0	564	72.1	44	74.6	13	61.9
Upper	241	28.0	218	27.9	15	25.4	8	38.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	862	100.0	782	100.0	59	100.0	21	100.0
Percentage of Total Businesses:				90.7		6.8		2.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	88	50.0	83	48.5	5	100.0	0	0.0
Upper	88	50.0	88	51.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	176	100.0	171	100.0	5	100.0	0	0.0
Percentage of Total Farms:				97.2		2.8		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Seward County Metropolitan AA
Table C-2**

2020 Seward County Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	737	16.4
Moderate	0	0.0	0	0.0	0	0.0	773	17.2
Middle	3	75.0	3,235	72.1	153	4.7	1,136	25.3
Upper	1	25.0	1,254	27.9	88	7.0	1,843	41.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	4,489	100.0	241	5.4	4,489	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	5,022	3,153	69.8	62.8	1,461	29.1	408	8.1
Upper	1,944	1,361	30.2	70.0	373	19.2	210	10.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	6,966	4,514	100.0	64.8	1,834	26.3	618	8.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	637	73.1	577	73.1	47	74.6	13	65.0
Upper	235	26.9	212	26.9	16	25.4	7	35.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	872	100.0	789	100.0	63	100.0	20	100.0
Percentage of Total Businesses:				90.5		7.2		2.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	91	51.1	86	49.7	5	100.0	0	0.0
Upper	87	48.9	87	50.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	178	100.0	173	100.0	5	100.0	0	0.0
Percentage of Total Farms:				97.2		2.8		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Seward County Metropolitan AA
Table C-3**

2019 Seward County Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	737	16.4
Moderate	0	0.0	0	0.0	0	0.0	773	17.2
Middle	3	75.0	3,235	72.1	153	4.7	1,136	25.3
Upper	1	25.0	1,254	27.9	88	7.0	1,843	41.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	4,489	100.0	241	5.4	4,489	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	5,022	3,153	69.8	62.8	1,461	29.1	408	8.1
Upper	1,944	1,361	30.2	70.0	373	19.2	210	10.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	6,966	4,514	100.0	64.8	1,834	26.3	618	8.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	612	73.2	549	73.2	49	75.4	14	66.7
Upper	224	26.8	201	26.8	16	24.6	7	33.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	836	100.0	750	100.0	65	100.0	21	100.0
Percentage of Total Businesses:				89.7		7.8		2.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	100	50.8	95	49.7	5	83.3	0	0.0
Upper	97	49.2	96	50.3	1	16.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	197	100.0	191	100.0	6	100.0	0	0.0
Percentage of Total Farms:				97.0		3.0		0.0
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Seward County Metropolitan AA
Table C-4**

2018 Seward County Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	737	16.4
Moderate	0	0.0	0	0.0	0	0.0	773	17.2
Middle	3	75.0	3,235	72.1	153	4.7	1,136	25.3
Upper	1	25.0	1,254	27.9	88	7.0	1,843	41.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	4,489	100.0	241	5.4	4,489	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	5,022	3,153	69.8	62.8	1,461	29.1	408	8.1
Upper	1,944	1,361	30.2	70.0	373	19.2	210	10.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	6,966	4,514	100.0	64.8	1,834	26.3	618	8.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	605	73.4	540	73.4	47	74.6	18	72.0
Upper	219	26.6	196	26.6	16	25.4	7	28.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	824	100.0	736	100.0	63	100.0	25	100.0
Percentage of Total Businesses:				89.3		7.6		3.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	100	51.8	94	50.5	5	83.3	1	100.0
Upper	93	48.2	92	49.5	1	16.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	193	100.0	186	100.0	6	100.0	1	100.0
Percentage of Total Farms:				96.4		3.1		0.5
<i>Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Eastern Nebraska AA
Table C-5

2021 Eastern Nebraska AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,575	17.9
Moderate	0	0.0	0	0.0	0	0.0	1,568	17.8
Middle	9	90.0	7,956	90.3	730	9.2	2,393	27.1
Upper	1	10.0	858	9.7	20	2.3	3,278	37.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	8,814	100.0	750	8.5	8,814	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	13,699	8,017	89.3	58.5	4,033	29.4	1,649	12.0
Upper	1,275	964	10.7	75.6	158	12.4	153	12.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	14,974	8,981	100.0	60.0	4,191	28.0	1,802	12.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	1,578	91.4	1,403	91.1	132	95.7	43	87.8
Upper	149	8.6	137	8.9	6	4.3	6	12.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,727	100.0	1,540	100.0	138	100.0	49	100.0
Percentage of Total Businesses:				89.2		8.0		2.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	394	78.5	384	78.0	9	100.0	1	100.0
Upper	108	21.5	108	22.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	502	100.0	492	100.0	9	100.0	1	100.0
Percentage of Total Farms:				98.0		1.8		0.2
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Eastern Nebraska AA
Table C-6

2020 Eastern Nebraska AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,575	17.9
Moderate	0	0.0	0	0.0	0	0.0	1,568	17.8
Middle	9	90.0	7,956	90.3	730	9.2	2,393	27.1
Upper	1	10.0	858	9.7	20	2.3	3,278	37.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	8,814	100.0	750	8.5	8,814	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	13,699	8,017	89.3	58.5	4,033	29.4	1,649	12.0
Upper	1,275	964	10.7	75.6	158	12.4	153	12.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	14,974	8,981	100.0	60.0	4,191	28.0	1,802	12.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	1,612	91.3	1,428	91.0	136	95.1	48	90.6
Upper	154	8.7	142	9.0	7	4.9	5	9.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,766	100.0	1,570	100.0	143	100.0	53	100.0
Percentage of Total Businesses:				88.9		8.1		3.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	403	77.6	394	77.3	8	100.0	1	100.0
Upper	116	22.4	116	22.7	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	519	100.0	510	100.0	8	100.0	1	100.0
Percentage of Total Farms:				98.3		1.5		0.2
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Eastern Nebraska AA
Table C-7**

2019 Eastern Nebraska AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,575	17.9
Moderate	0	0.0	0	0.0	0	0.0	1,568	17.8
Middle	9	90.0	7,956	90.3	730	9.2	2,393	27.1
Upper	1	10.0	858	9.7	20	2.3	3,278	37.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	8,814	100.0	750	8.5	8,814	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	13,699	8,017	89.3	58.5	4,033	29.4	1,649	12.0
Upper	1,275	964	10.7	75.6	158	12.4	153	12.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	14,974	8,981	100.0	60.0	4,191	28.0	1,802	12.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	1,585	91.1	1,401	90.9	139	94.6	45	88.2
Upper	154	8.9	140	9.1	8	5.4	6	11.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,739	100.0	1,541	100.0	147	100.0	51	100.0
Percentage of Total Businesses:				88.6		8.5		2.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	409	77.0	400	76.6	8	100.0	1	100.0
Upper	122	23.0	122	23.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	531	100.0	522	100.0	8	100.0	1	100.0
Percentage of Total Farms:				98.3		1.5		0.2
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Eastern Nebraska AA
Table C-8**

2018 Eastern Nebraska AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,571	17.8
Moderate	0	0.0	0	0.0	0	0.0	1,567	17.8
Middle	9	90.0	7,956	90.3	730	9.2	2,390	27.1
Upper	1	10.0	858	9.7	20	2.3	3,286	37.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	8,814	100.0	750	8.5	8,814	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	13,699	8,017	89.3	58.5	4,033	29.4	1,649	12.0
Upper	1,275	964	10.7	75.6	158	12.4	153	12.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	14,974	8,981	100.0	60.0	4,191	28.0	1,802	12.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	1,555	90.8	1,358	90.4	142	94.7	55	90.2
Upper	158	9.2	144	9.6	8	5.3	6	9.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,713	100.0	1,502	100.0	150	100.0	61	100.0
Percentage of Total Businesses:				87.7		8.8		3.6
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	413	77.1	404	76.7	8	100.0	1	100.0
Upper	123	22.9	123	23.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	536	100.0	527	100.0	8	100.0	1	100.0
Percentage of Total Farms:				98.3		1.5		0.2
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX D – GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income geographies.

Consumer loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-scope review: Performance is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Nonmetropolitan area (NonMSA): Any area that is not located within an MSA.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as 'small business loans' if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the Consolidated Reports of Condition and Income (Call Report) instructions. These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Upper-income: Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.